

### REMARKS

The Examiner has rejected claims 1-2, 4-9, 11-16, 18-24, 26-36, 38-44, and 46 under 35 U.S.C. § 103(a) as being unpatentable over Chancey (U.S. Patent 5,842,185) in view of Atkins (U.S. Patent No. 4,953,085). Applicant has amended the claims to indicate more clearly that (1) data is retrieved from the financial transaction database when user submits a request to or accesses the web site where financial transaction data resides; and (2) the server or host computer generates a report comprising the financial transaction data after it is retrieved from the database. Because the financial transaction data is retrieved from the database and the report is generated at the time of the request or access to the web site (on demand), it comprises the most recent financial transaction data. In view of Applicant's amended claims, Applicant respectfully traverses the rejections.

Applicant respectfully submits the differences between Chancey and the claimed invention are substantial. Chancey teaches **a single monthly statement in the form of a data file that is created before a user retrieves it from a remote source.** Chancey requires the user to indicate where the statement is located so it can be retrieved. Chancey states in Col. 4, lines 29-36 that:

... [T]he user is prompted to indicate whether the electronic statement is located at a remote source 16 such as an on-line utility service or on a floppy disk 18. With this information, the process establishes a connection to the media containing the electronic statement, locates the statement on the media and obtains the statement.

Chancey also explains that **the statement is not modified or updated** after it is created. Chancey states in Col. 4, lines 36-42 that:

... [t]o verify the correctness of the electronic statement, a checksum is calculated while retrieving the statement. The calculated checksum value is then compared to a checksum value stored within the electronic statement data to verify that the statement has not been altered since its creation. If there is a difference, the user is alerted and the retrieved statement is not used.

Chancey teaches access to a statement that is created prior to a user requesting or accessing it. Chancey is completely silent about how it is created or who creates it. As a result, Chancey does not teach or even suggest financial transaction data that is retrieved from a database when user submits a request to or accesses a remote site. Chancey also does not teach or even suggest generating a report comprising the financial transaction data retrieved from the database where the report is generated **after** user submits a request to or accesses a remote site. As Applicant has argued previously, Chancey teaches away from these aspects of the claimed invention by teaching access to a statement that is created prior to a user requesting it and that is not modified or updated prior to a user accessing it. In fact, if the statement is altered prior to the user accessing it, the user is advised not to use the statement. Applicant respectfully submits Chancey cannot support the present rejections.

The Examiner asserts that the only difference between Chancey and the claimed invention is that Chancey does not explicitly state that a user can access an account via a website or browser. The Examiner relies on Atkins to teach access to news and financial information via CompuServe and states that CompuServe is a web enabling

system. Applicant respectfully submits that Atkins adds nothing to Chancey and does not overcome the deficiencies of Chancey. The claimed invention involves more than accessing account information contained in pre-existing statements that can be downloaded. The combination of Chancey and Atkins still results in a pre-existing credit card statement at a remote site that a user can access and download. Atkins does not overcome the deficiencies related to retrieving financial transaction data on demand and generating a report using the retrieved financial transaction data. Atkins therefore, cannot be combined with Chancey to support the present rejections.

Support for the claim amendments is found in the following passages of the specification:

<b>Claim Language</b>	<b>Passage from Specification</b>
retrieving financial transaction data from a database in response to receiving a request	[007] Because of its ties to financial services providers, Conductor allows credit or debit cardholders to review account activity regarding postings that occurred as recently as the previous day.  [0026] After the data are available on the host computer 64, a Conductor user 60 may access the database via the Internet 62 or through a native Windows™ application according to the method described above.
requests for financial transaction data	[0030] Users 60 then request access via the Internet 62 to the financial transaction data stored on the host computer 64. Preferably, the user may choose one of several presentation tools to access the host computer.
generating a report after user submits request or accesses web site	[0031] Once connected to the host computer, the user is prompted for information needed to generate a report. ... The host computer generates the report and communicates with the session management software running on the user's computer so that the user may view the data.
generating a report after retrieving financial transaction data from a database	[0032] The report may contain data for transactions that were posted as recently as the previous day. Figure 6 shows a report for the previous month's statement. The present invention allows users to receive this information in a more timely manner as it is available before a statement arrives in the mail. In addition, users may access the data at their own convenience.

generating a report after user submits request or accesses web site and after retrieving financial transaction data from a database	[0034] The present invention gives users of the Internet the opportunity to review recent credit and debit card transactions at any time and from any location. Consequently, cardholders are able to monitor card activity and determine account status daily rather than monthly or quarterly.
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Respectfully submitted,

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